

Current Borrower: Jason Denman and Melissa Denman
Client Loan Number: 61767653
B&H File Number: 239766
VA/FHA/PMI Number: 3415703fl
Loan Type: FHA
Property Address: 10245 Hyman Drive, Olive Branch, MS 38654

11/21/06 2:09:12
BK 2,610 PG 497
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 26, 2004, Jason Denman and Melissa Denman, executed a deed of trust to CTC Real Estate Services, Trustee for the benefit of Countrywide Home Loans, Inc., which deed of trust is recorded in Deed of Trust Book 2037 at Page 0568 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said COUNTRYWIDE HOME LOANS, INC. is the holder of the note secured by the aforesaid deed of trust and now desires to substitute April L. Gremillion or Zachary A. Copp or James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, COUNTRYWIDE HOME LOANS, INC. does hereby appoint and substitute April L. Gremillion or Zachary A. Copp or James L. DeLoach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of COUNTRYWIDE HOME LOANS, INC. acting by and through its duly authorized officer, this the 9 day of November, 2006.

COUNTRYWIDE HOME LOANS, INC.



MICALL BACHMAN, ASSISTANT VICE PRESIDENT

Jason Lightner
UPS
(encl)

B&H # 239766 / 409

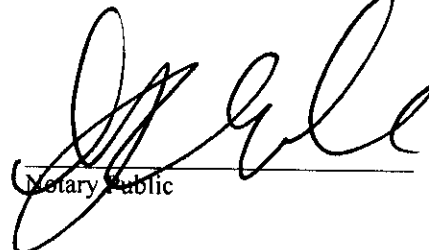
STATE OF
COUNTY OF

TEXAS
COLLIN

ACKNOWLEDGMENT

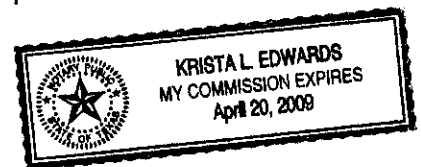
PERSONALLY appeared before me, the undersigned authority in and for the County and State of
MICALL BACHMAN, ASSISTANT VICE PRESIDENT
aforesaid, _____, known to me to be the _____, who acknowledged to and before
me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and
on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 6 day of
November, 20 06.



Notary Public

My Commission Expires:



THIS DOCUMENT PREPARED BY:
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 155
Dallas, Texas 75240
Telephone No.:(972) 233-2500

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EXHIBIT "A"

LOT 108, SECTION D, MAGNOLIA ESTATES SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 36, PAGES 29-30, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 10245 Hyman Drive, Olive Branch, MS 38654